

UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/10/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald Marinas Espiritu
95-1046 Lalai Street
Mililani, HI 96789

Victoria Bonifacio Espiritu
aka Vicky Bonifacio Espiritu, aka Victoria Bigasan
Bonifacio
95-1046 Lalai Street
Mililani, HI 96789

Case Number:
11-01656

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1448
xxx-xx-1288

Attorney for Debtor(s) (name and address):

Gregory T. Dunn
841 Bishop Street, Suite 2221
Honolulu, HI 96813
Telephone number: 808.524.4529

Bankruptcy Trustee (name and address):

Dane S. Field
P.O. Box 4198
Honolulu, HI 96812
Telephone number: 808.232.8788

Meeting of Creditors

Date: **July 13, 2011**

Time: **12:30 PM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/12/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1132 Bishop Street
Suite 250
Honolulu, HI 96813
Telephone number: (808) 522-8100

For the Court:

Clerk of the Bankruptcy Court:
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 6/10/11

EXPLANATIONS**B9A (Official Form 9A) (12/10)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
District of Hawaii

In re:
Ronald Marinas Espiritu
Victoria Bonifacio Espiritu
Debtors

Case No. 11-01656-rjf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0975-1

User: lisa
Form ID: b9a

Page 1 of 2
Total Noticed: 62

Date Rcvd: Jun 10, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2011.

db/jdb +Ronald Marinas Espiritu, Victoria Bonifacio Espiritu, 95-1046 Lalai Street,
Mililani, HI 96789-3710
aty +Gregory T. Dunn, 841 Bishop Street, Suite 2221, Honolulu, HI 96813-3921
1097970 +ACCESS CAPITAL, P.O. BOX 1511, Visalia, CA 93279-1511
1097972 +ALLSTATE INSURANCE, ATTN: MANUEL BUENCONSEJO, 95-1249 MEHEULA A14, Mililani, HI 96789-1779
1097974 BANK OF AMERICA, P.O. BOX 5170, Simi Valley, CA 93062-5170
1097978 +CARDWORKS SERVICING, LLC, 225 WEST STATION SQUARE DRIVE, Pittsburgh, PA 15219-1174
1097983 +CITY OF VALLEJO WATER BILLING, P.O. BOX 3068, Vallejo, CA 94590-0658
1097984 +CLIENT SERVICES, INC., 3451 HARRY S. TRUMAN BLVD., Saint Charles, MO 63301-9816
1097985 +COMCAST - NAPA, 1500 MARKET STREET, Philadelphia, PA 19102-2100
1097988 +CREDITORS FINANCIAL, 3131 SOUTH VAUGHN WAY, SUITE 120, Aurora, CO 80014-3501
1097989 +CREDITORS FINANCIAL GROUP, LLC, 3131 SOUTH VAUGHN WAY, SUITE 110, Aurora, CO 80014-3501
1097990 +CREDITORS FINANCIAL GROUP, LLC, P.O. BOX 440290, Aurora, CO 80044-1500
1097991 +CREDITORS INTERCHANGE, 80 HOLTZ DRIVE, Buffalo, NY 14225-1470
1097992 +EMC MORTGAGE, P.O. BOX 15298, Wilmington, DE 19850-5298
1097993 +ENCORE RECEIVABLES MGMT., INC., 400 NORTH ROGERS ROAD, P.O. BOX 3330, Olathe, KS 66063-3330
1097994 +ESPIRITU, ROGELIO, 11 DEAYER COURT, American Canyon, CA 94503-1471
1098009 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
(address filed with court: NATIONAL BANKRUPTCY SERVICE CENTER, P.O. BOX 537901,
Livonia, MI 48153-7901)
1097997 +FUNGUSFIGHTERS, 425 COUCH STREET, Vallejo, CA 94590-2407
1097999 +IC SYSTEM, INC., P.O. BOX 64378, Saint Paul, MN 55164-0378
1097998 IC SYSTEM, INC., 444 HIGHWAY 96 EAST, P.O. BOX 64887, Saint Paul, MN 55164-0887
1098000 +INCRP SERVICES, INC., P.O. BOX 94438, Las Vegas, NV 89193-4438
1098003 KAISER PERMANENTE, FILE 50016, Los Angeles, CA 90074-0016
1098002 KAISER PERMANENTE, P.O. BOX 7141, Pasadena, CA 91109-7141
1098001 +KAISER PERMANENTE, PATIENT FINANCIAL SERVICES, 711 KAPIOLANI BLVD., Honolulu, HI 96813-5237
1098006 +MAIN STREET ACQUISITIONS, 3950 JOHNS CREEK COURT, SUITE 100, Suwanee, GA 30024-1296
1098007 +MEDICREDIT, INC., P.O. BOX 410917, Saint Louis, MO 63141-0917
1098008 MORGANHILL EMERGENCY MEDICAL GROUP, P.O. BOX 661295, Arcadia, CA 91066-1295
1098010 NCO FINANCIAL SYSTEMS, P.O. BOX 17080, Wilmington, DE 19850-7080
1098011 NORTHSTAR LOCATION SERVICES, LLC, 4285 GENESEE STREET, #2, Buffalo, NY 14225-1943
1098012 PACIFIC GAS & ELECTRIC COMPANY, P.O. BOX 997300, Sacramento, CA 95899-7300
1098013 +PATELCO CREDIT UNION, 156 SECOND STREET, San Francisco, CA 94105-3724
1098014 +PRAXIS FINANCIAL SOLUTIONS, INC., 7331 NORTH LINCOLN AVENUE, SUITE 8,
Lincolnwood, IL 60712-1766
1098015 PROTOCOL RECOVERY SERVICE, INC., 509 MERCER AVENUE, Panama City, FL 32401-2631
1098016 RECOLOGY AMERICAN CANYON, 2021 BROADWAY, Vallejo, CA 94589-1769
1098018 +TRANSWORLD SYSTEMS, P.O. BOX 12103, Trenton, NJ 08650-2103
1098019 UNITED COLLECTION BUREAU, INC., P.O. BOX 140190, Toledo, OH 43614-0190
1098021 USCB, INC., P.O. BOX 74929, Los Angeles, CA 90004-0929
1098022 +VALLEJO SANITATION & FLOOD CONTROL, 450 RYDER STREET, Vallejo, CA 94590-7299
1098023 VOLTAIRE S. VELARDE, M.D., INC., 1460 NORTH CAMINO ALTO 209, Vallejo, CA 94589
1098024 +WACHOVIA MORTGAGE, 4101 WISEMAN BLVD., #MC-T6A2, San Antonio, TX 78251-4200
1098025 +WANG UROLOGY CLINIC, 1525 WEBSTER STREET, SUITE D, Fairfield, CA 94533-4935
1098027 +WELLS FARGO BANK, 3300 WEST SAHARA AVENUE, Las Vegas, NV 89102-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QDSFIELD.COM Jun 11 2011 01:08:00 Dane S. Field, P.O. Box 4198,
Honolulu, HI 96812-4198
1097971 EDI: MERRICKBANK.COM Jun 11 2011 01:08:00 ADVANTA BANK CORP., P.O. BOX 844,
Spring House, PA 19477
1097973 EDI: ARSN.COM Jun 11 2011 01:08:00 ASSOCIATED RECOVERY SYSTEMS, P.O. BOX 469046,
Escondido, CA 92046-9046
1097975 EDI: BANKAMER.COM Jun 11 2011 01:08:00 BANK OF AMERICA, P.O. BOX 15026,
Wilmington, DE 19850-5026
1097976 E-mail/Text: cms-bk@cms-collect.com Jun 11 2011 01:11:45 CAPITAL MANAGEMENT SERVICES, INC.,
726 EXCHANGE STREET, SUITE 700, Buffalo, NY 14210-1494
1097977 EDI: CAPITALONE.COM Jun 11 2011 01:08:00 CAPITAL ONE, P.O. BOX 5155, Norcross, GA 30091
1097979 EDI: CHASE.COM Jun 11 2011 01:08:00 CHASE BANK, P.O. BOX 15298, Wilmington, DE 19850-5298
1097980 +EDI: CITICORP.COM Jun 11 2011 01:08:00 CITIBANK, P.O. BOX 769006,
San Antonio, TX 78245-9006
1097981 +EDI: CITICORP.COM Jun 11 2011 01:08:00 CITICARDS / CITIBANK, P.O. BOX 6241,
Sioux Falls, SD 57117-6241
1097982 +E-mail/Text: cityatty@ci.vallejo.ca.us Jun 11 2011 01:11:55 CITY OF VALLEJO,
555 SANTA CLARA STREET, P.O. BOX 3068, Vallejo, CA 94590-0658
1097986 EDI: CCS.COM Jun 11 2011 01:08:00 CREDIT COLLECTION SERVICES, TWO WELLS AVENUE, DEPT. 9134,
Newton Center, MA 02459-3208
1097987 +EDI: CREDPROT.COM Jun 11 2011 01:08:00 CREDIT PROTECTION ASSOCIATION, L.P.,
13355 NOEL ROAD, SUITE 2100, Dallas, TX 75240-6837
1097995 +E-mail/Text: CollectionsDept@figfcu.org Jun 11 2011 01:11:36 FARMERS INSURANCE GROUP,
P.O. BOX 149044, Austin, TX 78714-9044
1097996 EDI: FORD.COM Jun 11 2011 01:08:00 FORD CREDIT, P.O. BOX 542000, Omaha, NE 68154-8000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

1098004	+EDI: RESURGENT.COM Jun 11 2011 01:08:00	LVNV FUNDING, LLC, P.O. BOX 10497, Greenville, SC 29603-0497
1098005	+EDI: TSYS2.COM Jun 11 2011 01:08:00	MACY'S, 1345 SOUTH 52ND STREET, Tempe, AZ 85281-6970
1098017	+EDI: RESURGENT.COM Jun 11 2011 01:08:00	RESURGENT CAPITAL SERVICES, LP, 15 SOUTH MAIN STREET, SUITE 700, Greenville, SC 29601-2793
1098020	EDI: URSI.COM Jun 11 2011 01:08:00	UNITED RECOVERY SYSTEMS, LP, P.O. BOX 721168, Houston, TX 77272-1168
1098026	EDI: WFFC.COM Jun 11 2011 01:08:00	WELLS FARGO BANK, P.O. BOX 5943, Sioux Falls, SD 57117-5943
1098028	EDI: WFFC.COM Jun 11 2011 01:08:00	WELLS FARGO FINANCIAL, P.O. BOX 5943, Sioux Falls, SD 57117-5943

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2011

Signature:

